IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF TENNESSEE

| IN RE: |) | | |
|--------------------------|---|----------|-----------|
| |) | CHAPTER | 13 |
| DAINON TARQUINIUS SIDNEY |) | CASE NO: | 313-09063 |
| SSN: XXX-XX-7845 |) | JUDGE: | LUNDIN |
| 605 Lakemeade Pointe |) | | |
| Old Hickory, TN 37138 |) | | |
| |) | | |
| Debtor |) | | |

THE DEADLINE FOR FILING A TIMELY RESPONSE IS: July 7, 2014
IF A RESPONSE IS TIMELY FILED, THE HEARING WILL BE: July 23, 2014 at 8:30 a.m. Courtroom 1, Customs House, 701 Broadway, Nashville, Tennessee 37203.

NOTICE OF OBJECTION TO CLAIM

Debtor has asked the court for the following relief: objection to claim

YOUR RIGHTS MAY BE AFFECTED. If you do not want the court to grant the attached motion, or if you want the court to consider your views on the motion, then on or before July 7, 2014, you or your attorney must:

1. File with the court your response or objection explaining your position. PLEASE NOTE: THE BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF TENNESSEE REQUIRES ELECTRONIC FILING. ANY RESPONSE OR OBJECTION YOU WISH TO FILE MUST BE SUBMITTED ELECTRONICALLY. TO FILE ELECTRONICALLY, YOU OR YOUR ATTORNEY MUST GO TO THE COURT WEBSITE AND FOLLOW THE INSTRUCTIONS AT: https://ecf.tnmb.uscourts.gov.

If you need assistance with Electronic Filing you may call the Bankruptcy Court at (615) 736-5584. You may also visit the Bankruptcy Court in person at: US Bankruptcy Court, 701 Broadway, 1st Floor, Nashville, TN (Monday - Friday, 8:00 A.M. - 4:00 P.M.).

- 2. Your response must state that the deadline for filing responses is July 7, 2014, the date of the scheduled hearing is July 23, 2014 and the motion to which you are responding is an objection to claim
- 3. You must serve your response or objection by electronic service through the Electronic Filing system described above. You must also mail a copy of your response or objection to:

Debtor(s) Counsel Salas Law Group, PLLC 33 Music Square W Ste 100A Nashville TN 37203

AND All creditors and parties in interest per attached certificate of service.

If a response is filed before the deadline stated above, the hearing will be held at the time and place indicated above. **THERE WILL BE NO FURTHER NOTICE OF THE HEARING DATE.** You may check whether a timely response has been filed by calling the Clerk's office at (615) 736-5584 or viewing the case on the Court's website at <www.tnmb.uscourts.gov>.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief.

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| • |) | | |
| Debtor |) | | |

OBJECTION TO CLAIM FILED BY SUNTRUST BANK

Comes the debtor, through counsel, Salas Law Group, PLLC, and objects to the claim filed by SunTrust Bank in the amount of \$142,614.78. This is claim number 1 according to the bankruptcy court's website, and was filed on October 25, 2013. Debtor's counsel has reviewed the claim. It is debtor's position that the full balance of the claim is not due immediately, as indicated in the claim. The fact that the creditor has "charged off" the account does not prohibit the debtor from curing any pre-petition arrearage and paying the ongoing payment in this Chapter 13 case per the terms of the note and deed of trust. Therefore debtor requests that this claim be denied. Debtor further moves that the Chapter 13 Trustee not disburse any funds currently "reserved" for this creditor/claim while this objection is pending.

Respectfully Submitted,

/s/ Maria M. Salas
Maria M. Salas #015646
Salas Law Group, PLLC
Attorney for Debtor(s)
33 Music Square W, Suite 100A
Nashville, TN 37203
(615) 244-6246 (telephone)
(615) 386-3708 (facsimile)
notice@salaslawgroup.com

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| Old Hickory, TN 37138 |) | | |
| • |) | | |
| Debtor |) | | |

CERTIFICATE OF SERVICE

I certify that on this 4th day of June, 2014, I mailed/emailed a copy of the foregoing to the Office of the Chapter 13 Trustee, P.O. Box 190664, Nashville, TN 37219; to the Office of the U.S. Trustee, Customs House, 701 Broadway, Nashville, TN 37203; to the debtor(s) at the above referenced address; and to SunTrust Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23286.

TOTAL MAILINGS: 2

Attachments:

- (1) Notice of Objection
- (2) Objection
- (3) Copy of Proposed Order